



STIC Search Report

EIC 3600

STIC Database Tracking Number: 127707

TO: Kelly Campen
Location: 7U03
Art Unit : 3624
Thursday, July 22, 2004

Case Serial Number: 09/713770

From: Sylvia Keys
Location: EIC 3600
PK5-Suite 804
Phone: 305-5782

sylvia.keys@uspto.gov

Search Notes

Dear Examiner Campen,

Please read through the results.

If you have any questions, please do not hesitate to contact me.

Sylvia

(43) 127707

Business Methods Cases

Search mandatory files for 705 cases
and cases cross referenced in 705.

SEARCH REQUEST FORM

Scientific and Technical Information Center

705/ _____ 36-38 _____

Examiner# : 73843, K. S. Campen

Art Unit : 3624

Phone Number: 703 308-0780

Date: 07-21-2003

Serial Number: 01713770 705139

MailBox & Bldg/Room Location: CPK 5 7a19/Cpk5 7u03

Results Format Preferred (circle): Paper Disk, or E-mail

If more than one search is submitted, please prioritize searches in order of need.

Please provide a detailed statement of the search topic, and describe as specifically as possible the subject matter to be searched. Include the elected species or structures, keywords, synonyms, acronyms, and registry numbers, and combine with the concept or utility of the invention.

Define any terms that may have a special meaning. Give examples or relevant citations, authors, etc., if known. Please attach a copy of the cover sheet, pertinent claims, and abstract.

Title of Invention: Please see attached sheets

Inventors (please provide full names): See attached BIB Data Sheet

Earliest Priority Filing Date: see attached sheet

For Sequence Searches Only Please include all pertinent information (parent, child, divisional, or issued patent numbers) along with the appropriate serial number.

Some suggested search terms:

PTM

direct deposit

Please search the highlighted claims (or the first claim). Thank you so much! Kelly Campen

anonymous transactions

prepaid negotiable instruments

File 344:Chinese Patents Abs Aug 1985-2004/May
(c) 2004 European Patent Office
File 347:JAPIO Nov 1976-2004/Mar(Updated 040708)
(c) 2004 JPO & JAPIO
File 350:Derwent WPIX 1963-2004/UD,UM &UP=200446
(c) 2004 Thomson Derwent
? ds

Set	Items	Description
S1	183105	(NEGOTIABLE OR FINANCIAL OR MONETARY) () (INSTRUMENT? OR ITEM OR ITEMS) OR CARD OR CARDS
S2	1293771	AUTOMATIC()TELLER()MACHINE OR ATM OR (BANK OR CREDIT OR DEBIT OR SECURED OR CHARGE OR SMART OR INTELLIGENT OR CHIP OR IC OR MICROCHIP? OR MICRO()CHIP? OR STORED()VALUE)
S3	80760	S2(1W)(CARD? ? OR DEVICE? OR PASS?) OR SMARTCARD? OR CHIPCARD? OR CREDITCARD? OR CHARGECARD? OR METAL()MONEY
S4	29	E()GOLD? OR EVOCASH OR WEBMONEY OR E()BULLION?
S5	25	ANONYMOUS()TRANSACTION?
S6	9956	PRE()PAID OR PREPAID OR RELOADABLE OR LOADABLE
S7	18	AU=(COYLE, A? OR COYLE A ?)
S8	9	S1 AND S5
S9	1	S8 AND S6
S10	8	S3 AND S5
S11	0	S10 AND S6
S12	0	S4 AND S5
S13	0	S4 AND S6
S14	8	(S8 OR S10) NOT S9
S15	6	S14 AND IC=G06F

9/5/1 (Item 1 from file: 350)
DIALOG(R) File 350:Derwent WPIX
(c) 2004 Thomson Derwent. All rts. reserv.

013905340 **Image available**
WPI Acc No: 2001-389553/200141
XRPX Acc No: N01-286570

Apparatus for managing prepaid transactions over a network such as the Internet by anonymously managing economic exchanges between merchants and customers

Patent Assignee: ECATALYSTONE.COM INC (ECAT-N)
Inventor: ANDREWS D W; FEDRO T E
Number of Countries: 094 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200115045	A1	20010301	WO 2000US22963	A	20000821	200141 B
AU 200069230	A	20010319	AU 200069230	A	20000821	200141

Priority Applications (No Type Date): US 99149693 P 19990820; US 99149681 P 19990820; US 99149682 P 19990820; US 99149685 P 19990820; US 99149687 P 19990820; US 99149692 P 19990820

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200115045	A1	E	26	G06F-017/60	
Designated States (National): AE AG AL AM AT AU CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG					
Designated States (Regional): AT BE CH CY DE DK E					
AU 200069230	A			G06F-017/60	Based on patent

date

Abstract (Basic): WO 200115045 A1

NOVELTY - A management system (52) allows **anonymous transactions** to take place between consumers (54) and merchants (56) over the Internet (58) through the use of **prepaid monetary instruments** purchased at distributors (60). The system guarantees that the merchants will receive funds for goods and services supplied and preferably provides cash-like and real time transactions for purchases made on the Internet.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for methods for managing transactions and for anonymously making purchases over a network.

USE - Managing anonymous exchanges on the Internet between merchants and consumers using **prepaid monetary instruments**.

DESCRIPTION OF DRAWING(S) - The drawing is a block diagram of the system

Management system (52)
Consumers (54)
Merchants (56)
Internet (58)
pp; 26 DwgNo 1/6

Title Terms: APPARATUS; MANAGE; PREPAYMENT; TRANSACTION; NETWORK; MANAGE; ECONOMY; EXCHANGE; MERCHANT; CUSTOMER

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

?

15/5/1 (Item 1 from file: 350)
DIALOG(R) File 350:Derwent WPIX
(c) 2004 Thomson Derwent. All rts. reserv.

016182269 **Image available**
WPI Acc No: 2004-340156/200431
Related WPI Acc No: 2001-060795; 2001-381191; 2001-522046
XRPX Acc No: N04-271932

Anonymous transactions accommodation method involves analyzing
retrieved data to determine whether to authorize transactions and to
provide indication to terminal, without revealing true party
identification

Patent Assignee: FIRST DATA CORP (FIRS-N)
Inventor: BARTON L P; BARTON P R; BLAGG L H; TSUEI H; WELLS S
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20040083184	A1	20040429	US 99294270	A	19990419	200431 B
			US 99326298	A	19990604	
			US 99164169	P	19991109	
			US 99165546	P	19991115	
			US 99165547	P	19991115	
			US 99471744	A	19991223	
			US 99474110	A	19991229	
			US 99474378	A	19991229	
			US 99476175	A	19991230	
			US 2000614302	A	20000712	
			US 2002259190	A	20020927	
			US 2002284056	A	20021030	
			US 2002331142	A	20021227	
			US 2003248345	A	20030110	

Priority Applications (No Type Date): US 2003248345 A 20030110; US 99294270
A 19990419; US 99326298 A 19990604; US 99164169 P 19991109; US 99165546 P
19991115; US 99165547 P 19991115; US 99471744 A 19991223; US 99474110 A
19991229; US 99474378 A 19991229; US 99476175 A 19991230; US 2000614302 A
20000712; US 2002259190 A 20020927; US 2002284056 A 20021030; US
2002331142 A 20021227

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20040083184	A1		57	G06F-017/60	Cont of application US 99294270 CIP of application US 99326298 Provisional application US 99164169 Provisional application US 99165546 Provisional application US 99165547 CIP of application US 99471744 Cont of application US 99474110 CIP of application US 99474378 Cont of application US 99476175 Cont of application US 2000614302 CIP of application US 2002259190 CIP of application US 2002284056 CIP of application US 2002331142

Abstract (Basic): US 20040083184 A1

NOVELTY - The party identification is electronically transmitted to
an information hub for authentication of transactions including payment
made by party with card . The data related to party and material to
transaction, retrieved using party identification received by hub
through electronic transmission, is analyzed whether to authorize
transaction and to provide indication to terminal, without revealing

true party identification.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (1) **anonymous transaction system;**
- (2) **anonymous transaction card ;**
- (3) **anonymous transaction payment conduction method;**
- (4) computer medium for storing **credit card** processing;
- (5) **credit card** processing method;
- (6) accounts management method;
- (7) computer medium includes instructions for performing accounts management process;
- (8) **credit card** managing system;
- (9) anonymous **credit card** processing method; and
- (10) computer medium includes instructions for performing anonymous **credit card** processing.

USE - For anonymous authentication of customer profile information related to children, to authorized requester.

ADVANTAGE - Protects authentication by encryption and digital signature of information requester. Ensures to carry out the transactions in secure environment.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the exemplary account setup in account system.

credit cards (40,42)
account system (100)
vault system (114)
application processor (116)
pp; 57 DwgNo 3/28

Title Terms: TRANSACTION; ACCOMMODATE; METHOD; RETRIEVAL; DATA; DETERMINE;
AUTHORISE; TRANSACTION; INDICATE; TERMINAL; REVEAL; TRUE; PARTY; IDENTIFY
Derwent Class: T01; T05; W01
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

15/5/2 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX
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015649401 **Image available**
WPI Acc No: 2003-711584/200367
XRPX Acc No: N03-569130

Anonymous transaction conducting method for online shopping, involves permitting client to access transaction vendors, using personal identification number of client through proxy

Patent Assignee: WICZKOWSKI F T (WICZ-I)
Inventor: WICZKOWSKI F T
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030163413	A1	20030828	US 200285351	A	20020228	200367 B

Priority Applications (No Type Date): US 200285351 A 20020228

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20030163413	A1	18	G06F-017/60	

Abstract (Basic): US 20030163413 A1

NOVELTY - A personal purchasing identification number is assigned to client corresponding to transaction session. A communication is established using the identification number, through a proxy to permit

the client to access transaction vendors anonymously. The payment for the transaction is made to the proxy by client and the payment to the vendor is confirmed from the proxy.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (1) **anonymous transaction** provision method; and
- (2) secure **anonymous transaction** system.

USE - For conducting secure **anonymous transaction** such as electronic payment processing, order fulfillment, browsing, shopping and purchasing through open network such as internet.

ADVANTAGE - Since the transaction vendors are accessed through the proxy, the misuse of the customer's identity is prevented, thereby improving the overall security of customers performing transactions through internet. Also eliminates customer's risk of identity fraud by limiting number of locations for storing customer's personal information and limiting duration for purchasing goods using **credit card**.

DESCRIPTION OF DRAWING(S) - The figure shows the hierarchical structure of components of secure **anonymous transaction** engine.

pp; 18 DwgNo 1/3

Title Terms: TRANSACTION; CONDUCTING; METHOD; SHOPPING; PERMIT; CLIENT; ACCESS; TRANSACTION; VENDING; PERSON; IDENTIFY; NUMBER; CLIENT; THROUGH

Derwent Class: T01; T05

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

15/5/3 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014768508 **Image available**

WPI Acc No: 2002-589212/200263

XRPX Acc No: N02-467478

Allowance card system for business transactions through Internet, stores unique account number of allowance card in debit database

Patent Assignee: SAWIN K (SAWI-I)

Inventor: SAWIN K

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020066783	A1	20020606	US 2000202855	A	20000508	200263 B
			US 2000224284	A	20000810	
			US 2000224318	A	20000810	
			US 2000224466	A	20000810	
			US 2000730280	A	20001205	

Priority Applications (No Type Date): US 2000730280 A 20001205; US 2000202855 P 20000508; US 2000224284 P 20000810; US 2000224318 P 20000810; US 2000224466 P 20000810

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020066783	A1		7	G06F-017/60	Provisional application US 2000202855

Provisional application US 2000224284
Provisional application US 2000224318
Provisional application US 2000224466

Abstract (Basic): US 20020066783 A1

NOVELTY - A debit database (14) stores a unique account number of

an allowance **card** of a user (12). Business transactions are conducted through the credits maintained by an account anonymously maintained by the database.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

(1) Method of accomplishing a transaction with allowance **card** ;
and

(2) Packaged **debit card** .

USE - Allowance **card** system for providing business transactions including purchase of goods such as cereals, food candy, toys, video game instruments and clothes through Internet.

ADVANTAGE - An **anonymous transaction** is achieved when the merchants and manufacturers sell their products to **card** holders. Also allows allowance **card** user to earn or receive marketable credits.

DESCRIPTION OF DRAWING(S) - The figure shows the allowance **card** system.

User (12)

Debit database (14)

pp; 7 DwgNo 1/2

Title Terms: ALLOW; **CARD** ; SYSTEM; BUSINESS; TRANSACTION; THROUGH; STORAGE ; UNIQUE; ACCOUNT; NUMBER; ALLOW; **CARD** ; DEBIT; DATABASE

Derwent Class: T01; T05

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

15/5/4 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014235024 **Image available**

WPI Acc No: 2002-055722/200207

Related WPI Acc No: 2003-392493; 2003-707905

XRPX Acc No: N02-041020

Electronic card capable of being read by a magnetic stripe reader using a data packet including a personal identification number or other information such as a low battery condition

Patent Assignee: PRIVASYS (PRIV-N); ANDERSON R L (ANDE-I); WONG J Y (WONG-I)

Inventor: ANDERSON R L; WONG J Y; BRYANT W R; ZIEGLER J M

Number of Countries: 095 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200188659	A2	20011122	WO 2001US15612	A	20010515	200207 B
AU 200161596	A	20011126	AU 200161596	A	20010515	200222
US 6592044	B1	20030715	US 2000571707	A	20000515	200348
US 6755341	B1	20040629	US 2000571707	A	20000515	200443
			US 2000619859	A	20000720	
			US 2000640044	A	20000815	
			US 2000659434	A	20000908	
			US 2000667039	A	20000921	

Priority Applications (No Type Date): US 2000667835 A 20000921; US 2000571707 A 20000515; US 2000619859 A 20000720; US 2000667038 A 20000921 ; US 2000667039 A 20000921; US 2000667081 A 20000921; US 2000667082 A 20000921; US 2000640044 A 20000815; US 2000659434 A 20000908

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200188659 A2 E 62 G06F-000/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA

CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS
JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL
PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200161596 A Based on patent WO 200188659
US 6592044 B1 G06K-019/06
US 6755341 B1 G06K-005/00 CIP of application US 2000571707
CIP of application US 2000619859
CIP of application US 2000640044
CIP of application US 2000659434
CIP of patent US 6592044

Abstract (Basic): WO 200188659 A2

NOVELTY - A **credit card** includes an on/off switch (3) and 5 function switches (4-8). A 12-character keypad (9) is used to enter a personal identification number for generating an anonymous **credit card** number for Internet commerce transactions. A liquid crystal display (10) displays the alias and the number for the transaction or a bar-code representing the number, while a magnetic stripe (12) stores relevant information about the cardholder.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for methods for transferring a data packet from an electronic **card** to a money source, for allowing customized use of an electronic **card**, for processing plural payment **card** transactions and for providing secure and **anonymous transactions**.

USE - Making payments through a payment **card**.

ADVANTAGE - Allowing secure and anonymous payments.

DESCRIPTION OF DRAWING(S) - The drawing shows a universal anonymous **credit card**

On/off switch (3)
Function switches (4-8)
Keyboard (9)
Display (10)
Magnetic stripe (12)
pp; 62 DwgNo 1/10

Title Terms: ELECTRONIC; **CARD**; CAPABLE; READ; MAGNETIC; STRIPE; READ; DATA; PACKET; PERSON; IDENTIFY; NUMBER; INFORMATION; LOW; BATTERY; CONDITION

Derwent Class: T01; T04; T05

International Patent Class (Main): **G06F-000/00**; G06K-005/00; G06K-019/06

International Patent Class (Additional): G06K-007/08

File Segment: EPI

15/5/5 (Item 5 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013896978 **Image available**

WPI Acc No: 2001-381191/200140

Related WPI Acc No: 2004-340156

XRPX Acc No: N01-279525

Accounts management method for credit card processing system for accomplishing anonymous credit card transactions, using alias account for credit card holder on card processing system which identifies cardholder with alias identity

Patent Assignee: FIRST DATA RESOURCES (FIRS-N)

Inventor: BLAGG L H; TSUEI H; WELLS S

Number of Countries: 094 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200135355	A1	20010517	WO 2000US30675	A	20001108	200140 B
AU 200115887	A	20010606	AU 200115887	A	20001108	200152

Priority Applications (No Type Date): US 99476175 A 19991230; US 99164169 P 19991109

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200135355	A1	E	75	G07F-007/10	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200115887 A G07F-007/10 Based on patent WO 200135355

Abstract (Basic): WO 200135355 A1

NOVELTY - The method for anonymous payment transactions provides an alias account for a **credit card** holder on a **credit card** processing system that is associated with a **credit card**, and identifies the cardholder with an alias identity.

DETAILED DESCRIPTION - The method for accounts management for allowing anonymous **credit card** transactions in a **credit card** processing system involves establishing two **credit cards** with a line of credit that is split across two accounts - a primary and an alias account. The primary account is a conventional **credit card** account using factual information provided by the applicant of the **credit card**, and the alias account is constructed using security information submitted by the **credit card** applicant, and information from an associated primary account. The **credit card** holder is thus able to enter into purchase of any goods or service in complete anonymity, without receiving unwanted mailings or personal contacts. INDEPENDENT CLAIMS are included for; a method for managing accounts to accomplish an **anonymous transaction**; a system for managing **credit card** accounts on a **credit card** processing system to accomplish an anonymous **credit card** transaction.

USE - Managing **credit card** accounts on **credit card** processing system to accomplish anonymous payment transactions.

ADVANTAGE - Cardholder can enter into **credit card** transactions in complete anonymity, and can purchase goods and services without worrying about receiving unwanted mailings or contacts.

DESCRIPTION OF DRAWING(S) - The drawing shows a block diagram showing an account set-up in the alias account system of the invention.

pp; 75 DwgNo 1/15

Title Terms: ACCOUNT; MANAGEMENT; METHOD; CREDIT; **CARD**; PROCESS; SYSTEM; ACCOMPLISH; CREDIT; **CARD**; TRANSACTION; ACCOUNT; CREDIT; **CARD**; HOLD; **CARD**; PROCESS; SYSTEM; IDENTIFY; IDENTIFY

Derwent Class: T01; T05

International Patent Class (Main): G07F-007/10

International Patent Class (Additional): G06F-017/60; G07F-007/02

File Segment: EPI

15/5/6 (Item 6 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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013607221 **Image available**

WPI Acc No: 2001-091429/200110
Related WPI Acc No: 2001-257326; 2001-290143
XRPX Acc No: N01-069237

**Protecting the privacy of customer during transactions preformed on
Internet has payment provided from privacy payment from fund institution
to merchant for item(s) purchased**

Patent Assignee: SINGHAL T C (SING-I)

Inventor: SINGHAL T C

Number of Countries: 092 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200077701	A1	20001221	WO 2000US15786	A	20000608	200110 B
AU 200058696	A	20010102	AU 200058696	A	20000608	200121
EP 1208503	A1	20020529	EP 2000944626	A	20000608	200243
			WO 2000US15786	A	20000608	

Priority Applications (No Type Date): US 2000531705 A 20000320; US 99139101
P 19990612; US 99144737 P 19990721

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200077701 A1 E 79 G06F-017/60

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN
CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE
SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200058696 A G06F-017/60 Based on patent WO 200077701

EP 1208503 A1 E G06F-017/60 Based on patent WO 200077701

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
LI LT LU LV MC MK NL PT RO SE SI

Abstract (Basic): WO 200077701 A1

NOVELTY - When a customer (20) request to purchase an item from a merchant (22), then a transfer to a privacy system (12) is done, a payment is provided from the privacy payment from a fund institution (12A) to the merchant (22) for the item(s) purchased, which does not identify the customer (20) to the merchant (22). A letter of credit is provided from the fund institution (12A) to the merchant (22).

DETAILED DESCRIPTION - Information regarding the name and shipping address (20A) is provided directly to a shipper (25) and stored in a database of the privacy system (12) also the customers **credit card** number is stored in another database of the privacy system (12).

Payment is firstly collected form the customer (20) before the before providing a privacy payment.

An INDEPENDENT CLAIM is also included for An apparatus for facilitating a transaction between a customer and a merchant

USE - For protecting the privacy of customer during transactions preformed on the Internet.

ADVANTAGE - Facilitating **anonymous transactions** on the Internet, and minimizing the likelihood of the improper dissemination of the personal information of a customer.

DESCRIPTION OF DRAWING(S) - The figure shows a block diagram that illustrates an apparatus and method of the present invention.

Privacy system (12)

Customer interface (14)

Merchant interfaces (16)

Customer (20)

Merchant (22)

Shipper (25)

Fund institution (12C)

Shipping address (20A)

pp; 79 DwgNo 1/15

Title Terms: PROTECT; PRIVATE; CUSTOMER; TRANSACTION; PREFORM; PAY; PRIVATE
; PAY; FUND; INSTITUTION; MERCHANT; ITEM; PURCHASE

Derwent Class: T01; T05

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

?

File 348:EUROPEAN PATENTS 1978-2004/Jul W02
 (c) 2004 European Patent Office
 File 349:PCT FULLTEXT 1979-2002/UB=20040715,UT=20040708
 (c) 2004 WIPO/Univentio
 File 371:French Patents 1961-2002/BOPI 200209
 (c) 2002 INPI. All rts. reserv.

Set	Items	Description
S1	90833	(NEGOTIABLE OR FINANCIAL OR MONETARY) () (INSTRUMENT? OR ITEM OR ITEMS) OR CARD OR CARDS
S2	702841	AUTOMATIC() TELLER() MACHINE OR ATM OR (BANK OR CREDIT OR DEBIT OR SECURED OR CHARGE OR SMART OR INTELLIGENT OR CHIP OR IC OR MICROCHIP? OR MICRO() CHIP? OR STORED() VALUE)
S3	52562	S2(1W) (CARD? ? OR DEVICE? OR PASS?) OR SMARTCARD? OR CHIPCARD? OR CREDITCARD? OR CHARGE CARD? OR METAL() MONEY
S4	589	E() GOLD? OR EVOCASH OR WEBMONEY OR E() BULLION?
S5	104	ANONYMOUS() TRANSACTION?
S6	6863	PRE() PAID OR PREPAID OR RELOADABLE OR LOADABLE
S7	0	AU=(COYLE, A? OR COYLE A ?).
S8	32	S1(S) S5
S9	5	S8(S) S6
S10	24	S3(S) S5
S11	3	S10(S) S6
S12	0	S11 NOT S9
S13	0	S4(S) S5
S14	2	S4(S) S6

9/3,K/1 (Item 1 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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01055643 **Image available**

CREDIT EXTENSION PROCESS USING A PREPAID CARD

PROCEDE DE PROLONGEMENT DE CREDIT FAISANT APPEL A UNE CARTE PREPAYEE

Patent Applicant/Assignee:

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Legal Representative:

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, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200385581 A1 20031016 (WO 0385581)

Application: WO 2003US5796 20030225 (PCT/WO US0305796)

Priority Application: US 200285820 20020226

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SC SD SE SG
SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT SE SI
SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8603

Fulltext Availability:

Detailed Description

English Abstract

A process determines whether a **prepaid card** customer is credit worthy by analyzing deposits and purchases transactions associated with the account of the customer. Credit is advanced on **prepaid card** purchases in response to the determination of creditworthiness. **Prepaid card** credit granting and repayment is made available other financial institutions for the establishment of more conventional credit. The **prepaid card** customer creditworthiness determination includes deposits and transactions made while the person was an anonymous **prepaid card** user. The process includes fraud and theft prevention measures including validation of the **anonymous transactions** using a biological identification such as a finger print or retinal scan or by validation of anonymous and non-anonymous deposit and purchase profiles. Alternatively, **prepaid card** credit can be granted even if the customer is anonymous and has not provided a...

Detailed Description

... The process has the further

advantage of validation steps which allow use of the prior **anonymous transactions** in the determination of credit limits. Thus, the transaction history developed while the customer was...

...provision of personal and credit information for the purpose of credit determination. In this embodiment, **anonymous transactions** are allowed and tracked, but credit is not extended until after personal and/or other ...

...deposit is determined. In The process of FIG. 5 allows a customer to use a **prepaid card** to privately conduct transactions with the anonymous nature of cash. After providing information identifying the...

...the advantage of allowing those consumers unworthy of conventional credit and accustom to private and **anonymous transactions** to smoothly transition to more conventional
FIG. 6 shows an alternate process for credit extension...

9/3,K/2 (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00838010 **Image available**

**PRE-PAID PAYMENT SYSTEM AND METHOD FOR ANONYMOUS PURCHASING TRANSACTIONS
PROCEDE ET SYSTEME DE PAIEMENT PREPAYE DESTINES A DES TRANSACTIONS D'ACHAT
ANONYMES**

Patent Applicant/Assignee:

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Patent Applicant/Inventor:

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US (Residence), US (Nationality), (Designated only for: US)
MADSEN Michael Steven, 4991 Stone Hollow Court, Acworth, GA 30101, US, US
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BELL Lloyd Noland, 1933 Fairway Circle, Atlanta, GA 30319, US, US
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200171673 A1 20010927 (WO 0171673)
Application: WO 2001US8458 20010316 (PCT/WO US0108458)
Priority Application: US 2000190173 20000317; US 2000239372 20001011

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 2658

Fulltext Availability:
Detailed Description

Detailed Description

... Detailed Description of the Invention

The present invention provides a system and method for conducting
anonymous transactions with an anonymous **pre - paid** payment card .

In the preferred embodiment of the present invention, a payment card
compatible with existing credit...

9/3,K/3 (Item 3 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00836218 **Image available**

**METHODS FOR MANAGING TRANSACTIONS ON THE INTERNET WITH ANONYMOUS SHIPPING
ADDRESSES**

**PROCEDES DE GESTION DE TRANSACTIONS SUR L'INTERNET AVEC ADRESSES
D'EXPEDITION ANONYMES**

Patent Applicant/Assignee:

ECATALYSTONE COM INC, 1103 Quail Street, Newport Beach, CA 92660, US, US
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Patent Applicant/Inventor:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200169914 A2 20010920 (WO 0169914)

Application: WO 2001US8547 20010314 (PCT/WO US0108547)

Priority Application: US 2000189287 20000314; US 2000644109 20000821; US
2000753129 20001230; US 2000753274 20001230; US 2001772169 20010129

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 3849

Fulltext Availability:
Detailed Description

Detailed Description

... Exemplary e-commerce system 50 includes a management system 52 that is configured to allow **anonymous transactions** to take place between consumers 54 and merchants 56 over a network 58 such as the Internet. More specifically, through the use of **prepaid monetary instruments** purchased at one or more distributors 60, exemplary management system 52 enable consumers 54 to...goods and services provided without the drawbacks of conventional financial-transaction instruments such as credit **cards** . In a preferred embodiment the management system 52 of the present invention provides cash-like...

9/3,K/4 (Item 4 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

00816851 **Image available**

METHODS FOR MANAGING TRANSACTIONS OVER THE INTERNET BY PROXY AND WITH SINGLE-USE FINANCIAL INSTRUMENTS
PROCEDE DE GESTION DE TRANSACTIONS SUR L'INTERNET AU MOYEN DE PROXY ET AVEC DES INSTRUMENTS FINANCIERS UNISERVICE

Patent Applicant/Assignee:

ECATALYSTONE COM INC, 1103 Quail Street, Suite, Newport Beach, CA 92660,
US, US (Residence), US (Nationality), (For all designated states
except: US)

Patent Applicant/Inventor:

ANDREWS Dennis W, 6620 Epping Forest Way North, Jacksonville, FL
32217-2666, US, US (Residence), US (Nationality), (Designated only for:
US)

HOSHIKO Brian L, 1103 Quail Street, Newport Beach, CA 92660, US, US
(Residence), US (Nationality), (Designated only for: US)

FEDRO Thomas E, 56 Wheeler, Irvine, CA 92620, US, US (Residence), US
(Nationality), (Designated only for: US)

BLANK Arthur, 1103 Quail Street, Newport Beach, CA 92660, US, US
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

SATERMO Eric K (agent), P.O. Box 19099, Irvine, CA 92623-9099, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200150391 A1 20010712 (WO 0150391)

Application: WO 2000US35680 20001230 (PCT/WO US0035680)

Priority Application: US 99174078 19991230; US 99174081 19991230

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
ES FI GB GD GE GH GM HR ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU
LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR
TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8970

Fulltext Availability:

Detailed Description

Detailed Description

... block diagram of an exemplary e-commerce system according to the
present invention in which **prepaid monetary instruments** are

utilized by a system for managing transactions between consumers and e-merchants;
 FIG. 2 is a schematic representation of a **prepaid monetary instrument** configured according to a preferred embodiment of the invention;
 FIG. 3 is a flow chart illustrating exemplary methodology for managing **anonymous transactions** over a network with **prepaid monetary instruments** in accordance with the present invention;
 FIG. 4 is a block diagram of an management...Exemplary e-commerce system 50 includes a management system 52 that is configured to allow **anonymous transactions** to take place between consumers 54 and merchants 56 over a network 58 such as the Internet. More specifically, through the use of **prepaid monetary instruments** purchased at one or more distributors 60, exemplary management system 52 enable consumers 54 to...

...goods and services provided without the drawbacks of conventional financial-transaction instruments such as credit **cards** . In a preferred embodiment, the management system 52 of the present invention provides cash-like...

9/3,K/5 (Item 5 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00781911 **Image available**

**METHODS AND APPARATUS FOR MANAGING PREPAID TRANSACTIONS OVER A NETWORK
 PROCEDE ET APPAREIL POUR GERER DES TRANSACTIONS PREPAYEES SUR UN RESEAU**

Patent Applicant/Assignee:

ECATALYSTONE COM INC, 1103 Quail Street, Newport Beach, CA 92660, US, US
 (Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

ANDREWS Dennis W, 6620 Epping Forest Way North, Jacksonville, FL
 32217-2666, US, US (Residence), US (Nationality), (Designated only for:
 US)

FEDRO Thomas E, 56 Wheeler, Irvine, CA 92620, US, US (Residence), US
 (Nationality), (Designated only for: US)

Legal Representative:

SATERMO Eric K (agent), P.O. Box 19099, Irvine, CA 92623-9099, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200115045 A1 20010301 (WO 0115045)

Application: WO 2000US22963 20000821 (PCT/WO US0022963)

Priority Application: US 99149681 19990820; US 99149682 19990820; US
 99149685 19990820; US 99149687 19990820; US 99149692 19990820; US
 99149693 19990820

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
 ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
 LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
 TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6879

Fulltext Availability:
Detailed Description

Detailed Description

... block diagram of an exemplary e-commerce system according to the present invention in which **prepaid monetary instruments** are utilized by a system for managing transactions between consumers and e-merchants;
FIG. 2 is a schematic representation of a **prepaid monetary instrument** configured according to a preferred embodiment of the invention;
5 FIG. 3 is a flow chart illustrating exemplary methodology for managing **anonymous transactions** over a network with **prepaid monetary instruments** in accordance with the present invention;
FIG. 4 is a block diagram of an management...Exemplary e-commerce system 50 includes a management system 52 that is configured to allow **anonymous transactions** to take place between consumers 54 and 15 merchants 56 over a network 58 such as the Internet. More specifically, through the use of **prepaid monetary instruments** purchased at one or more distributors 60, exemplary management system 52 enable consumers 54 to...
...goods and services provided without the drawbacks of conventional financial-transaction instruments such as credit **cards** . In a preferred embodiment, the management system 52 of the present invention provides cash-like...

?

14/3,K/1 (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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01119749

Recording medium with electronic ticket definitions recorded thereon and
electronic ticket processing methods and apparatuses

Aufzeichnungsmedium mit darauf aufgezeichneten elektronischen
Ticketdefinitionen und Verfahren und Vorrichtungen zum Verarbeiten
elektronischer Tickets

Support d'enregistrement avec definitions de tickets electroniques
enregistrees dedans et methodes et appareils de traitement de tickets
electroniques

PATENT ASSIGNEE:

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States: all)

INVENTOR:

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LEGAL REPRESENTATIVE:

Hoffmann, Eckart, Dipl.-Ing. (5571), Patentanwalt, Bahnhofstrasse 103,
82166 Grafelfing, (DE)

PATENT (CC, No, Kind, Date): EP 980052 A2 000216 (Basic)
EP 980052 A3 010131

APPLICATION (CC, No, Date): EP 99115770 990810;

PRIORITY (CC, No, Date): JP 98228293 980812

DESIGNATED STATES: DE; FR; GB

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G07F-007/10; G07F-019/00; G07B-015/00;
G07F-007/08

ABSTRACT WORD COUNT: 95

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200007	9030
SPEC A	(English)	200007	13909
Total word count - document A			22939
Total word count - document B			0
Total word count - documents A + B			22939

...SPECIFICATION As regards exchange tickets, too, there are dealers who
sells exchange tickets for gold like **e - gold** ([http://www.e - gold](http://www.e-gold.com)
.com) of Gold & Silver Reserve, Inc. of the United States. For the
electronization of gift coupons and **prepaid** cards, there have been
proposed, for example, a **prepaid** card model based micropayment system
described in S. Glassman, M. Manasse, M. Abadi, P. Gauthier...

...Millicent Protocol for Inexpensive Electronic Commerce" (Proceedings of
4th World Wide Web Conference) and another **prepaid** -card-model-based
ticket implementation method described in R. Rivest and Adi Shamir, "Pay
Word...

14/3,K/2 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00866280

**SYSTEM AND METHODS FOR OBTAINING ADVANTAGES AND TRANSACTING THE SAME
SYSTEME ET PROCEDES PERMETTANT D'OBTENIR DES AVANTAGES RESULTANT DE
TRANSACTIONS**

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Legal Representative:

STEIN Michael D (et al) (agent), Woodcock Washburn Kurtz Mackiewicz &
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200198991 A1 20011227 (WO 0198991)

Application: WO 2001US17012 20010525 (PCT/WO US0117012)

Priority Application: US 2000212749 20000620; US 2000676448 20000929

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL
TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6980

Fulltext Availability:

Detailed Description

Detailed Description

... purchase" these environment features or elements using various
currency means, including credit cards, e-cash, **e - gold**, other Internet
enabled currency, and secondary monetary sources, such as, charges to
phone or utility bill, transferring credit on **pre - paid** phone cards,
or transit passes, or through conventional payment methods, such as
checks, money-orders...and/or elements, products, and services using
various currency means, including credit cards, e-cash, **e - gold**, other
Internet enabled currency, and secondary monetary sources, such as,
charges to phone or utility bill, transferring credit on **pre - paid**
phone cards, or transit passes, or through conventional payment methods,
such as checks, money-orders...

?